Van Hire Excess Insurance Policy Wording

Important Information

This **Policy** is issued and arranged by **ReduceMyExcess** and is underwritten by American International Group UK Limited ("**We, Us, Our**").

Please note: Terms shown in bold in this **Policy** have the meanings given to them in the definitions section on page 4.

This Insurance is designed for any person who rents a van from a licensed **Van Rental Company** and wishes to protect themselves from the cost of the **Rental Excess** and other costs in the event of **Accident** or **Damage** to the vehicle.

This **Policy** will have been sold to **You** on a non-advised basis and it is therefore for **You** to read this **Policy** (paying particular attention to terms, conditions and maximum claim limits) and ensure that it meets all of **Your** requirements. Please read this **Policy** carefully before deciding whether to purchase it. Alternatively, if upon reading this **Policy, You** find it does not meet all **Your** requirements, please refer to the 'Cancellation Period' section.

This **Policy** must have been purchased prior to the commencement of any **Van Rental Agreement** for which **You** wish this **Policy** to be operative. This **Policy** is only valid for the dates and times on the **Van Rental Agreement** where they fall within the **Period of Insurance.**

This **Policy** and the **Certificate of Insurance** must be read together as they form **Your** insurance contract.

Contacting ReduceMyExcess

If **You** have any questions or if **You** would like more information, please contact **ReduceMyExcess** by visiting their website www.ReduceMyExcess.com.

Policy Format

Upon request **ReduceMyExcess** can provide Braille, audio or large print versions of this **Policy** and the associated documentation including the Insurance Product Information Document. Please contact **ReduceMyExcess** who will be pleased to supply an alternative for **You**.

Third Party Rights

A person who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy,** but this does not affect any right or remedy of a third party that exists or is available apart from that Act.

Law and Jurisdiction

Unless specifically agreed to the contrary, this **Policy** shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales. The language of this **Policy** and all communications relating to it will be English.

Regulatory Information

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109)
Registered office: 58 Fenchurch Street, London EC3M 4AB. Registered
in England – Company Number 10737370

ReduceMyExcess is a trading name of Eversure Limited.
Eversure Limited is authorised and regulated by the Financial Conduct Authority (FRN 501311) Registered office:
Bury House, 1-3 Bury Street, Guildford, Surrey, GU2 4AW
Registered in England – Company Number 6751893

You can check these details on the Financial Conduct Authority's (FCA) website https://register.fca.org.uk. This website includes a register of all the firms they regulate. Alternatively, **You** can call the FCA on 0800 111 6768

Information You Have Given Us

In deciding to accept this **Policy** and in setting the terms including the premium, **We** have relied on the information which **You** have provided to **Us**. **You** must take reasonable care when answering any questions **We** ask by ensuring that any information provided is accurate and complete. If **We** establish that **You** deliberately or recklessly provided **Us** with untrue or misleading information, **We** will have the right to:

(a) treat this **Policy** as if it never existed;
(b) decline all **Claims**; and
(c) retain the premium.

If **We** establish that **You** carelessly provided **Us** with untrue or misleading information, **We** will have the right to:

(i) treat this **Policy** as if it never existed, refuse to pay any **Claim** and return the premium **You** have paid, if **We** would not have provided **You** with cover;
(ii) treat this **Policy** as if it had been entered into on different terms from those agreed, if **We** would have provided **You** with cover on different terms; and/or
(iii) reduce the amount **We** pay on any **Claim** in the proportion that the premium **You** have paid bears to the premium **We** would have charged **You**, if **We** would have charged **You** more.

We will notify **You** in writing if (i), (ii) and/or (iii) apply, and, if applicable, provide **You** with the amended terms.
If there is no outstanding **Claim** and (ii) and/or (iii) apply,

(1) **We** will have the right to give **You** thirty (30) days' notice that **We** are terminating this **Policy**; or
(2) if **We** have given **You** notice that **We** will treat this **Policy** and any future **Claim** in accordance with (ii) and/or (iii), **You** may then give **Us** thirty (30) days' notice that **You** are terminating this **Policy**.

If this **Policy** is terminated in accordance with (1) or (2), **We** will refund any premium due to **You** in respect of the balance of the **Period of Insurance**.

If **You** become aware that any information **You** have given **Us** is inaccurate, please contact **ReduceMyExcess** as soon as possible.

Cancellation

We hope **You** are happy with the cover **Your Policy** provides, however if after reading it, this insurance does not meet **Your** requirements, **You** may cancel it. **You** can request cancellation through Reduce My Excess's website www.reducemyexcess.co.uk/contact-us, or by writing to our registered address.

Cancelling before the Period of Insurance starts

Provided **Your Period of Insurance** has not commenced at the time **You** cancel, **You** will receive a full refund of premium minus the policy administration fee charged by **ReduceMyExcess**.

Cancelling after the Period of Insurance starts (Single Trip policies with Period of Insurance of 28 days or less)

- If under **Your** Single Trip policy the **Period of Insurance** is 28 days or less, **You** may notify **Us** if **You** wish to cancel once the **Period of Insurance** has started**,** however, **You** have no statutory cancellation rights where **Your Period of Insurance** is less than 28 days and **You** will not receive any refund of premium.

Cancelling after the Period of Insurance starts (Single Trip policies with Period of Insurance of 29 days or more)

- If under **Your** Single Trip policy the **Period of Insurance** is 29 days or more, **You** may notify **Us** if **You** wish to cancel and **You** will be entitled to a proportionate rebate of premium in respect of the unexpired part of **Your Period of Insurance,** minus the policy administration fee charged by **ReduceMyExcess**.

For further information around **Your** right to cancel and for details of any fees charged, please refer to **ReduceMyExcess's Terms of Business**.

Cancellation and Claims (all policies)

If **You** cancel the policy after **You** have made a claim, no refund will be provided. Once **We** have provided a refund, **We** will not consider any claim, even for an event that happened before **You** cancelled.

Our Right to Cancel

We are entitled to cancel this **Policy** by giving **You** fourteen (14) days' notice in writing, if there is a valid reason to do so, including for example:

1. any failure by **You** to pay the premium when due; or
2. a change in risk which means **We** can no longer provide **You** with insurance cover; or
3. non-cooperation or failure to supply any information or documentation **We** request, such as details of a claim;

Any return of premium due to **You** will be calculated at a proportional daily rate depending on how long the **Policy** has been in force, less any claim paid.

Policy Duration

Duration of Cover

This **Policy** must have been purchased prior to the commencement of **Your Van Rental Agreement**. This **Policy** is invalid if the dates and times on the **Van Rental Agreement** are not within the **Period of Insurance**. Cover will commence at the time **You** take legal control of the **Rental Vehicle** and will end when the **Rental Vehicle** is returned to the **Van Rental Company**, whether at its business location or elsewhere.

Cover is limited to the geographical limits stated in the **Certificate of Insurance** and covers one or more consecutive **Van Rental Agreements** within the **Period of Insurance** shown on **Your Certificate of Insurance**, up to a maximum of 30 days inclusive. Only one **Rental Vehicle** may be covered at one time.

Please also refer to the general policy conditions and exclusions applying to all sections.

Making A Claim

In the event of a claim for theft, attempted theft or vandalism, or where local requirements state that **You** must notify the local police following an **Accident**, **You** or any **Additional Drivers** should make contact with the relevant police force as soon as practicably possible to obtain a report.

To make, discuss a claim or notify **Us** of a potential claim, please visit **ReduceMyExcess**'s website www.ReduceMyExcess.com and select the claims section or telephone 0208 649 6762 (available Monday to Friday 0915 to 1700 excluding public holidays).

You should, where possible, contact **Us** within 90 days of **You** being charged by the **Van Rental Company**. Please quote **Your Policy** number as a reference in all correspondence.

This **Policy** operates on a reimbursement basis, which means once **You** have paid the **Rental Excess** or **Administration Charges** due under **Your Van Rental Agreement, You** can reclaim the costs from **Us** where permitted by this **Policy**.

Your Van Rental Agreement may require **You** to reserve the **Rental Excess** amount against **Your** credit or debit card when **You** collect the **Rental Vehicle**. If the **Rental Vehicle** is involved in an **Accident** or suffers **Damage** for which **You** are held responsible, the **Rental Excess** amount or an **Administration Charge** will be deducted from this reserve, and **You** will receive a loss damage report. **You** will then use this report to claim back the **Rental Excess** or **Administration Charge**.

Please note that if **You** are involved in a non-fault **Accident** with a third party, **We** would expect the **Van Rental Company** to claim through the third-party insurers for the damage, though they may hold **Your Rental Excess** temporarily whilst they confirm the details. **You** should obtain the third parties' details at the time of the incident and provide these to the **Van Rental Company**. We reserve **Our** right to claim back any recovered costs and **You** must notify **Us** as soon as reasonably possible should **You** be reimbursed **Your Rental Excess** by the **Van Rental Company** or the third-party insurer.

You must contact **Us** in the first instance, and **You** must not pay the **Van Rental Company** directly. **We** will deal directly with the **Van Rental Company** and **We** will pay the **Van Rental Company** under the terms of this **Policy.** Further details will be provided to **You** if this situation arises.

To make a claim under this **Policy, You** will need to provide, when requested:

1. **Your** claim form (available by contacting **ReduceMyExcess**)
2. **Your Certificate of Insurance**.
3. **Your Van Rental Agreement**.
4. **Your** copy of the damage report including a copy of invoices, receipts or other documents confirming the amount **You** have paid in respect of the **Damage** to the **Rental Vehicle** for which **You** are seeking reimbursement or with the written permission of the **Van Rental Company**, an invoice up to and including £200 from an approved garage where **You** have paid them directly confirming the **Damage** to the **Rental Vehicle.**
5. Photographs showing the **Damage** sustained to the **Rental Vehicle**, the site of any **Accidents** or thefts and any other photographic evidence **You** think might be helpful in assessing **Your** claim.
6. A copy of **Your** credit/debit card statement showing the **Rental Excess** or **Administration Charges**.
7. A copy of the repair invoice from the repairing garage (if applicable).
8. A copy of the local police report (if applicable).
9. **Your** bank account details, including the Sort Code and Account Number.
10. If **You** have challenged the **Rental Excess** charge with the **Van Rental Company** prior to making a claim with **Us**, a copy of all related correspondence.

11. A medical certificate or letter from **Your** medical practitioner (if applicable)

If **You** are unable or unwilling to provide any of the above information, this may result in **Your** claim being delayed. If a claim is made or legal proceedings are brought against **You** by a third party, **You** must, as soon as practicably possible, forward to **Us** every demand, notice, summons or other correspondence **You** have received.

If **We** settle a claim and **You** subsequently receive a refund from the **Van Rental Company** for the same event, **You** are required to return such refund to **Us** within 7 days of receipt.

Definitions

- **Accident** – an unintentional sudden, unexpected event involving the **Rental Vehicle.**
- **Additional Driver** - up to a maximum of 8 people listed on the **Van Rental Agreement** in addition to the **Lead Named Driver**.
- **Administration Charges** – unrecoverable fixed amounts charged by the **Van Rental Company** separately to the **Rental Excess** following **Damage** to the **Rental Vehicle**.
- **Breakdown** - mechanical or electrical failure for which **You** are responsible under the terms of **Your Van Rental Agreement** which results in the **Rental Vehicle** being immobilised.
- **Certificate of Insurance** – the certificate issued to **You** by **ReduceMyExcess** upon purchase, which details **Your** insurance cover.
- **Computer System** - any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information.
- **Damage** – physical damage to or loss of the **Rental Vehicle** caused by fire, vandalism, **Accident**, theft or attempted theft.
- **Electronic Data** - any data stored on a computer system.
- **Endorsement(s)** – a change in the terms and conditions of this **Policy** that can extend or restrict cover.
- **Lead Named Driver** – the person named as the hirer and primary driver on the **Van Rental Agreement**. The **Lead Named Driver** must be named on the **Certificate of Insurance** and must meet the criteria detailed under the 'Who is eligible to be a Lead Named Driver' section.
- **Loss of Use** - time during which the **Rental Vehicle** is not available to hire due to **Damage** caused during the **Period of Insurance**.
- **Period of Insurance** – the commencement and expiration dates of **Your Policy** as stated on **Your Certificate of Insurance**.
- **Policy** – this document, detailing **Your** insurance cover. Only valid when issued in conjunction with a **Certificate of Insurance**.
- **Public Highway** - is deemed as any road made or unmade that is intended for use by the general public.
- **ReduceMyExcess** - a trading name of Eversure Limited.
- **ReduceMyExcess Terms of Business** - the terms regulating the relationship between **You** and **ReduceMyExcess**.
- **Rental Excess** – the amount **You** must pay under the terms of **Your Van Rental Agreement** because of **Damage** to the **Rental Vehicle**.
- **Rental Vehicle('s)** - Any one van weighing up to 3.5 tons hired by **You** under a **Van Rental Agreement** from a **Van Rental Company** during the **Period of Insurance**. This does NOT include:
  - Vehicles with a retail purchase value of £65,000 or more *(or the equivalent in local currency),*
  - Vehicles that are over 10 years old,
  - Vehicles used for business purposes,
  - Vehicles used for Courier Services *(e.g., delivery of parcels, packages, food, etc)* or Hire & Reward,
  - Vehicles which are not vans and/or exceed 3.5 tons, including ambulances, caravans, motorhomes and agricultural vehicles.
- **Terrorism** – an act, including the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- **Towing** - recovery of the vehicle following **Damage**, **Breakdown** or misfuelling of the **Rental Vehicle** to the nearest premises owned by the **Van Rental Company**, or to the original pick-up location, whichever is

closest.

- **United Kingdom** – England, Scotland, Wales and Northern Ireland.
- **Van Rental Agreement** - the contract signed by **You** for the hire of the **Rental Vehicle**.
- **Van Rental Company** - a company licensed by the regulatory authority of the Country, State or Local authority in the territory in which it is situated to provide vehicles for hire.
- **We/Us/Our** – American International Group UK Limited.
- **You/Your** – the person(s) named on the **Certificate of Insurance**, who must also be the **Lead Named Driver** on the **Van Rental Agreement**

Who is eligible to be a Lead Named Driver

Any person who:

- is aged between 21 and 84 years (inclusive) at the policy start date to purchase of the **Policy**.
- holds a valid and internationally recognised driving licence.
- is eligible to hire and drive the **Rental Vehicle** and able to adhere to the terms of the **Van Rental Agreement**.
- is not subject to a current driving ban.
- is not driving against the advice of a medical practitioner.
- is a permanent resident in the **United Kingdom** (England, Scotland, Wales & Northern Ireland). This does not include residents of the Channel Islands or Isle of Man.
- is not resident in the UK but are currently employed as a Crown Servant or Overseas Civil Servant (or their spouse or civil partner) holding a valid United Kingdom passport and you include your United Kingdom address within the application.

What is Covered?

Your insurance cover protects **You** within the **United Kingdom** against the following sections as noted on **Your Certificate of Insurance**. **We** insure **You** up to the amounts shown on the **Certificate of Insurance**.

You may make more than one claim under any section of this **Policy**, but in total **We** will not pay more than the amounts shown under each section on **Your Certificate of Insurance** either for any single claim, or in total for multiple separate claims during any one **Period of Insurance**.

The table below provides a summary of each element of cover and the amount insured. Full details are presented in the following sections:

Policy Section	**Europe**	**Worldwide**	**Worldwide +**
1: Excess Reimbursement (*Total for the term of the policy)*	£10,000	£10,000	£10,000
Increased Excess Reimbursement in USA & Canada	-	-	$50,000 *(US Dollars)*
Towing Costs	£1,000	£1,000	£1,000
Administration Charges	£7,000	£7,000	£7,000
2: Lockout & Key Cover	£500 (*Max £100 for Locksmith Charges)*	£500 *(Max £100 for Locksmith Charges)*	£500 *(Max £100 for Locksmith Charges)*
3: Misfuelling	£1,000	£1,000	£1,000
4: Curtailment of Rental	£300 *(Max £30 per day)*	£300 *(Max £30 per day)*	£300 *(Max £30 per day)*
5: Drop Off Charges	£300	£300	£300
6: Road Rage & Car Jacking	£1,000	£1,000	£1,000

Section 1. Excess Reimbursement

Excess Reimbursement

If the **Rental Vehicle** is involved in an **Accident** or suffers **Damage** for which **You** are held responsible under the terms of **Your Van Rental Agreement**, **We** will reimburse **You** up to the amounts shown on **Your Certificate of Insurance** for:

- Costs directly relating to the **Rental Excess**, including charges for **Loss of Use** following a valid claim under **Your Van Rental Agreement**
- **Towing** costs incurred following an **Accident, Damage** or **Breakdown**
- **Administration Charges**

This section includes **Damage** to auto glass (meaning any glass that forms part of the **Rental Vehicle** and includes windscreens, windows, internal and external lights and sunroof), as well as **Damage** to the roof, tyres and under body of the **Rental Vehicle**. **You** must supply written permission from the **Van Rental Company** for any direct repairs, such as replacement tyres or auto glass up to a maximum of £200.

Exclusions applicable to Section 1:

We will not pay for:

- any claim for theft, attempted theft or vandalism where this **Damage** has not been reported to the police (or equivalent local police authority) and an official police report obtained.
- any claim following an **Accident** which, when required by law, has not been reported to the police (or equivalent local police authority) and an official police report obtained.
- any claim where the driver of the **Rental Vehicle** is not named on **Your Van Rental Agreement** or where the **Lead Named Driver** was not named on **Our Certificate of Insurance**.
- any claim where a third party is responsible for the **Accident** or **Damage** and where **You** have had (or will have) the **Rental Excess** reimbursed to **You** under the terms of **Your Van Rental Agreement**.
- any claim where **You** or any **Additional Drivers** have not met the terms of **Your Van Rental Agreement**
- any claim for **Loss of Use** of the **Rental Vehicle** which is due to **Your** disinclination to use the **Rental Vehicle**.
- any claim for **Loss of Use** charges that exceed the rate paid when the **Van Rental Agreement** was signed.
- any claim for **Towing** which is not as a result of an **Accident**, **Damage** or **Breakdown**.
- any claim resulting from the use of the **Rental Vehicle** whilst not on a **Public Highway**.
- any costs relating to transaction fees, postal, fuel charges or similar.
- any costs relating to the cleaning of the **Rental Vehicle**.
- any costs relating to loss of the interior/contents of the **Rental Vehicle**
- any costs relating to **Administration Charges** that are not directly associated with **Damage**, such as out of hours or location charges.

Please also refer to the general policy conditions and exclusions applying to all sections.

Section 2: Lockout & Key Cover

We will pay up to the amount shown on **Your Certificate of Insurance,** but no more than £500, towards:

- costs incurred by **You** as a result of **You** or any **Additional Drivers** being locked out of the **Rental Vehicle**.
- replacing lost or stolen keys, replacement locks and locksmith charges unless only the parts needed to be changed.

You must seek permission from the **Van Rental Company** to call a locksmith prior to a locksmith being called out.

Exclusions:

We will not pay for:

- any claim for **Damage** caused by **You** or any **Additional Drivers** or the locksmith in opening or attempting to open the **Rental Vehicle**.
- any claim where **You** or any **Additional Drivers** do not as soon as practicably possible inform the **Van Rental Company** that **You** have lost **Your** keys.
- any claim where **You** or any **Additional Drivers** have not gained permission from the **Van Rental Company** prior to calling a locksmith.

Please also refer to the general policy conditions and exclusions applying to all sections.

Section 3: Misfuelling

We will pay up to the amount shown on **Your Certificate of Insurance,** towards costs that **You** incur in the event that **You** or any **Additional Drivers** put the wrong type of fuel into the **Rental Vehicle** for:

- draining the contaminated fuel and flushing the engine.
- additional travel expenses including taxi charges up to a maximum of £50 per claim.
- **Towing** costs.

Exclusions:

We will not pay for:

- any claim for repairs to the engine and any associated parts.
- any claim for costs associated with a missed departure.
- any claim for replacement fuel.

Please also refer to the general policy conditions and exclusions applying to all sections.

Section 4: Curtailment of Rental

To claim under this section of **Your Policy**, the **Van Rental Agreement** must be for a minimum of seven days.

We will pay up to the amount shown on **Your Certificate of Insurance** if the **Van Rental Agreement** is curtailed on the advice of a medical practitioner as a result of **You** being declared medically unfit to drive the **Rental Vehicle** or by being confined to a bed in a hospital, hotel or in private accommodation during the time of the **Van Rental Agreement** and there being no **Additional Driver** available.

You must also provide a medical certificate or letter from **Your** medical practitioner to support **Your** claim.

Cover under this section is limited to £30 per day, up to the amount shown on **Your Certificate of Insurance** in total during the **Period of Insurance**.

Exclusions:

We will not pay for:

- any claim where a medical certificate or letter has not been provided.
- any claim where the advice of a medical practitioner was not obtained.
- any claim where the duration of the **Van Rental Agreement** is less than seven days (i.e. six days or fewer).

Please also refer to the general policy conditions and exclusions applying to all sections.

Section 5: Drop Off Charges

We will pay up to the amount shown on **Your Certificate of Insurance,** but no more than £300 following an **Accident** or illness resulting in **Your** hospitalisation for charges made under the terms of **Your Van Rental Agreement** for the recovery of the **Rental Vehicle**.

You must also provide a medical certificate or letter from **Your** medical practitioner to support **Your** claim.

Exclusions:

We will not pay for:

- any claim for charges already incurred because the **Van Rental Agreement** is for a one-way rental (i.e. the pick-up and drop-off are in different locations).
- any claim where a medical certificate or letter has not been provided.
- any claim where the advice of a medical practitioner was not obtained.

Please also refer to the general policy conditions and exclusions applying to all sections.

Section 6: Road Rage & Car Jacking

We will pay up to the amount shown on **Your Certificate of Insurance**, up to a maximum of £1,000 if **You** suffer bodily injury as a result of a physical assault following an **Accident** involving the **Rental Vehicle** or during the theft or attempted theft of **Your Rental Vehicle**, towards:

- hospital treatment.
- emergency dental treatment.
- clothing and personal effects.
- stress counselling sessions.

Exclusions:

We will not pay for:

- any claim where the physical assault on **You** is carried out by an **Additional Driver**, relative or other person known to **You**.
- any claim where bodily injury is not supported by medical evidence.
- any claim where the physical assault results from any vocal or physical contribution by **You** or an **Additional Driver**, other than the initial **Accident**, theft or attempted theft.
- any claim where either the **Accident**, theft, attempted theft or physical assault has not been reported to the police (or equivalent local police authority) and an official police report obtained.

Please also refer to the general policy conditions and exclusions applying to all sections.

General Policy Exclusions applying to all Sections

The following are excluded from all sections of this **Policy**:

- any claim where **You** have not accepted or not purchased the **Car Rental Company's** vehicle insurance, *(commonly known as CDW & SLI - Collision Damage Waiver and Supplemental Liability Insurance)* at the rental counter.
- any claim relating to operation of the **Rental Vehicle** in violation of the terms of the **Van Rental Agreement**.
- any claim arising from use of a vehicle that does not fit within the definition of **Rental Vehicle.**
- any claim arising from the use of the **Rental Vehicle** whilst not on a **Public Highway**, including whilst on safari (meaning an expedition to observe or hunt animals in their natural habitat).
- any claim where the **Lead Named Driver** is not named on the **Certificate of Insurance**
- any claim where the **Rental Vehicle** is being driven by persons who are not named on the **Van Rental Agreement.**
- any claim for loss or damage to a third party including bodily injury and damage to property, which should be covered by the insurers of the rental vehicle.
- any claim where the **Van Rental Agreement** has exceeded the maximum rental period specified on **Your Certificate of Insurance**.
- any claim arising out of any illegal, fraudulent, dishonest or criminal act by **You,** or anyone connected to this **Policy**.
- any claim where the claim amount can be recovered from the **Van Rental Company**, or its insurers.
- any claim for expenses which should be reimbursed by **Your** employers' insurer if driving in the course of employment.
- any claim caused by delay, confiscation or detention by customs or other government officials or authority.
- any claim resulting from suicide, deliberate self-injury or deliberate exposure to danger (except in an attempt to save human life) or whilst intoxicated by drugs or alcohol.
- any award of punitive or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages or in any other form whatsoever.
- any claim resulting from **Your** own criminal act or while **You** are in a state of insanity.
- any claim for additional travel expenses other than where stated in this **Policy**.
- any claim resulting from **Breakdown**, other than for **Towing** as described under Sections 1 and 4.
- any claim for interest, credit or debit card, commission or currency conversion fees.
- any claim for benefits which are payable under any uninsured or underinsured motorist law, first party benefit law, or no-fault law or equivalent in any territory or jurisdiction.
- any claim where the cost of **Damage** repairs has been paid in cash.
- any claim where the cost of **Damage** repairs has been paid for an amount above £200.
- any claim where the cost of **Damage** equals the **Rental Excess** on **Your Rental Agreement** and **You** cannot supply a repair receipt or damage matrix from the **Van Rental Company**.
- any claim which is not supported by an invoice either from the **Van Rental Company**, or from a repairer for claims where **You** have paid directly and obtained written permission from the **Van Rental Company** for the repair.
- any claim where a **Rental Vehicle** is being used for business purposes, unless the business use option has been selected and appears on **Your Certificate of Insurance**.
- any claim due to the loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any **Computer System** or **Electronic Data** within **Rental Vehicles** as a result of unauthorised access or unauthorized use of such system or data or the transmission, a denial-of-service attack or receipt or transmission of malicious code.
- VAT charged by the car hire company on the excess amount, unless specifically detailed in the **Rental Agreement.**

General Policy Conditions applying to all Sections

The following conditions apply to all sections of this **Policy** (unless stated otherwise):

Lead Named Drivers

- The **Lead Named Driver** on the **Van Rental Agreement** must be named on the **Certificate of Insurance**.

Fraudulent Claims

- If **You**, or anyone acting on **Your** behalf, make a claim knowing it to be fraudulent, false, dishonest or exaggerated, **We** will not pay any claim or provide any benefit under this **Policy**. **We** may also take legal action

against **You** and inform relevant authorities.

Precautions

- **You** must take all practical precautions to prevent any **Damage**, theft or injury under this **Policy.**

Other Insurance

- If any **Damage** or liability is covered under another policy as well as this one (i.e. **You** would be insured if this **Policy** did not exist) **We** will not be liable for the whole claim.

Payable Benefits

- The benefits of this **Policy** are only payable to a **Lead Named Driver** listed on the **Certificate of Insurance.**

Terms and Conditions

- **You** must always agree to abide by the terms and conditions of this **Policy.**

Sanctions

- **We** will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose **Us**, **Our** parent company or **Our** ultimate controlling entity to any penalty under any sanctions law or regulation.

Rental Vehicle

- Cover under this **Policy** is only applicable to one **Rental Vehicle** at any one time.

Subrogation

- In the event that a third party is liable for any part of a claim, **We** may exercise **Our** right of subrogation to enable **Us** to pursue this claim.

Making a Complaint

Our commitment to You

We believe you deserve courteous, fair and prompt service. If there is any occasion when **Our** service does not meet your expectations, please contact **Us** using the appropriate contact details below; providing the Policy/Claim Number and the name of the **Lead Named Driver/s** to help **Us** deal with your comments quickly.

For Sales and Administration related complaints:
Write to: ReduceMyExcess, Bury House, 1-3 Bury Street, Guildford GU2 4AW
Email: complaints@eversure.com
Online: www.reducemyexcess.co.uk Via the 'Contact Us' page.

All Other Complaints:
Write to: Customer Relations Team, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG.
Call: 0800 012 1301
Email: uk.customer.relations@aig.com
Online: http://www.aig.co.uk/your-feedback
Lines are open Monday to Friday 9.15am – 5pm, excluding public holidays.

The Customer Relations Team free call number may not be available from outside the **United Kingdom** – so please call **Us** from abroad on +44 (0)20 8649 6666. Calls may be recorded for quality, training and monitoring purposes.

We operate a comprehensive complaint process and will do **Our** best to resolve any issue you may have as quickly as possible. On occasions however, **We** may require up to 8 weeks to provide you with a resolution. **We** will send you information outlining this process whilst keeping you informed of **Our** progress.

If **We** are unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this when **We** provide **Our** final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided **Us** with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:
Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Call: +44 (0) 800 023 4567 or +44 (0) 300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Online: www.financial-ombudsman.org.uk

Following this complaint procedure does not affect your rights to take legal action.

Financial Services Compensation Scheme (FSCS)
We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (Freephone) on 0800 678 1100 or +44 (0)20 7741 4100.

Data Protection Act

HOW WE USE PERSONAL INFORMATION

We are committed to protecting the privacy of customers, claimants and other business contacts.

"**Personal Information**" identifies and relates to **You** or other individuals (e.g. **Your** partner or other members of **Your** family). If **You** provide Personal Information about another individual, **You** must (unless **We** agree otherwise) inform the individual about the content of this notice and **Our** Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with **Us.**

The types of Personal Information We may collect and why – Depending on **Our** relationship with **You**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, as well as other Personal Information provided by **You** or that **We** obtain in connection with **Our** relationship with **You**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment.
- Make assessments and decisions about the provision and terms of insurance and settlement of claims.
- Management of **Our** business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **Your** country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with **Our** group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third-party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate **Your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **Our** company or transfer of business assets.

International transfer - Due to the global nature of **Our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **Your** country of residence). When making these transfers, **We** will take steps to ensure that **Your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in **Our** Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep **Your** Personal Information safe and secure. When **We** provide Personal Information to a third party (including **Our** service providers) or engage a third party to collect Personal Information on **Our** behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights –You have a number of rights under data protection law in connection with **Our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend **Our** use of data. These rights may also include a right to transfer **Your** data to another organisation, a right to object to **Our** use of **Your** Personal Information, a right to request that certain automated decisions **We** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **Your** rights and how **You** may exercise them is set out in full in **Our** Privacy Policy (see below).

Privacy Policy - More details about **Your** rights and how **We** collect, use and disclose **Your** Personal Information can be found in **Our** full Privacy Policy at: https://www.aig.co.uk/privacy-policy or **You** may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB.or by email at: dataprotectionofficer.uk@aig.com.